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/James A. Collins/

James A. Collins, Reg. No. 43,557

March 22, 2011

Date of Signature & Date of Transmission

Attorney Docket No. 12654/33

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re Application of:	Alan R. Bauer et al.	)	
		)	Examiner: Teresa Woods
		)	
Serial Number:	10/764,076	)	Group Art Unit: 3686
		)	
Title:	Monitoring system for determining and communicating a cost of insurance	)	

**RESPONSE & REQUEST FOR RECONSIDERATION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed on February 22, 2011, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 28.